

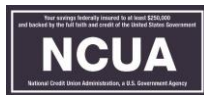
2017 HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website by clicking on the following: <https://ffiec.cfpb.gov/data-publication/modified-lar>
HMDA data for many other financial institutions are also available at this website.

HMDA data *for the years 2016, 2015, and 2014* are available for review at the FFIEC website. You can locate the HMDA filing for one of the years listed above by clicking on the following link: <https://www.ffiec.gov/hmdaadwebreport/diswelcome.aspx>

If you have any questions please call us at 1-800-227-5328 or 210-673-5610 or write us at the following address:

HMDA Data Request – Compliance Department
1560 Cable Ranch Rd, Suite 200
San Antonio, TX 78245



Federally insured by NCUA.

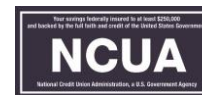
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